

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

MORRIS J. NELSON
LORIE K. NELSON
Debtor(s)

Case No. 18-10822JCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/16/2018.
- 2) The plan was confirmed on 11/01/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/08/2019, 08/07/2019, 03/17/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/25/2023.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,029.51.
- 10) Amount of unsecured claims discharged without full payment: \$24,228.06.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$77,533.50
Less amount refunded to debtor \$663.17

NET RECEIPTS: \$76,870.33

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$5,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,644.08
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$9,144.08

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	378.70	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	113.19	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	4,700.57	11,524.16	720.65	720.65	522.92
CBJ CREDIT RECOVERY	Unsecured	90.00	NA	NA	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	74.00	NA	NA	0.00	0.00
CMI++	Unsecured	198.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICE	Unsecured	102.00	NA	NA	0.00	0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	NA	233.26	233.26	180.59	0.00
GALAXY FEDERAL CREDIT UNION*	Unsecured	7,909.10	NA	NA	0.00	0.00
GINNYS	Unsecured	195.36	NA	NA	0.00	0.00
GMAC*	Unsecured	5,369.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,130.31	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	244.71	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	423.31	0.00	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	0.00	0.00	0.00	0.00
MIDFIRST BANK	Secured	86,996.92	87,963.80	0.00	38,774.09	0.00
MIDFIRST BANK	Secured	0.00	6,701.04	6,701.04	6,701.04	0.00
MIDLAND FUNDING	Unsecured	543.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	30.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	813.76	813.76	630.01	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	564.00	NA	NA	0.00	0.00
PROMPT RECOVERY SERVICE++	Unsecured	93.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	36.59	NA	NA	0.00	0.00
QUANTUM3 GRP LLC AGNT - GALAX	Unsecured	974.25	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	19,241.60	19,241.60	4,412.48	4,412.48	1,914.60
SEVENTH AVENUE	Unsecured	54.76	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES II	Secured	4,165.79	NA	NA	0.00	0.00
SST*	Unsecured	5,433.74	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	159.63	159.63	123.59	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UPMC HEALTH SERVICES	Unsecured	100.00	453.49	453.49	351.09	0.00
UPMC HEALTH SERVICES	Unsecured	993.00	566.58	566.58	438.65	0.00
UPMC PHYSICIAN SERVICES	Unsecured	106.00	294.81	294.81	228.24	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	553.53	553.53	428.54	0.00
VENANGO COUNTY TAX CLAIM BUF	Secured	5,384.73	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	34,494.89	0.00	0.00	0.00	0.00
WESTLAKE FINANCIAL SERVICES(*)	Priority	0.00	NA	NA	12,299.76	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$38,774.09	\$0.00
Mortgage Arrearage	\$6,701.04	\$6,701.04	\$0.00
Debt Secured by Vehicle	\$5,133.13	\$5,133.13	\$2,437.52
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,834.17	\$50,608.26	\$2,437.52
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$12,299.76	\$0.00
TOTAL PRIORITY:	\$0.00	\$12,299.76	\$0.00
GENERAL UNSECURED PAYMENTS:	\$3,075.06	\$2,380.71	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,144.08</u>
Disbursements to Creditors	<u>\$67,726.25</u>
TOTAL DISBURSEMENTS :	<u>\$76,870.33</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/09/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.